

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Valerie L. Buongiovanni | Social Security number or ITIN xxx-xx-0301 |
| | First Name Middle Name Last Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN _____ |
| | First Name Middle Name Last Name | EIN _____ |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 20-17872-CMG | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Valerie L. Buongiovanni

8/14/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Valerie L. Buongiovanni
Debtor

Case No. 20-17872-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Valerie L. Buongiovanni, 11 Juniper Way, Hamilton, NJ 08619-4607 |
| 518875640 | + Pain Management Jersey, 300A Princeton Hightstown Road, Suite 202, Hightstown, NJ 08520-1421 |
| 518875641 | RWJ University Hospital Hamilton, P.O. Box 21392, New York, NY 10087-1392 |
| 518875644 | + The Surgery Center at Hamilton, 1445 Whitehorse-Mercerville Road, Hamilton, NJ 08619-3834 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Aug 14 2023 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Aug 14 2023 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518875636 | ^ MEBN | Aug 14 2023 20:37:39 | BCA Financial Services, INC, 18001 Old Cutler Road, Miami, FL 33157-6437 |
| 518875635 | EDI: TSYS2 | Aug 15 2023 00:22:00 | Barclays, PO Box 13337, Philadelphia, PA 19101-3337 |
| 518875638 | + EDI: DISCOVER.COM | Aug 15 2023 00:22:00 | Discover, PO Box 71084, Charlotte, NC 28272-1084 |
| 518885146 | EDI: DISCOVER.COM | Aug 15 2023 00:22:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 518875637 | EDI: JPMORGANCHASE | Aug 15 2023 00:22:00 | Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423 |
| 518901936 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Aug 14 2023 20:41:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 518875639 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Aug 14 2023 20:41:00 | New Rez, P.O. Box 8068, Virginia Beach, VA 23450-8068 |
| 518919176 | Email/Text: mtgbk@shellpointmtg.com | Aug 14 2023 20:41:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826 |
| 518945790 | EDI: PRA.COM | Aug 15 2023 00:22:00 | Portfolio Recovery Associates, LLC, c/o Frontier Airlines, POB 41067, Norfolk VA 23541 |
| 518945993 | EDI: PRA.COM | Aug 15 2023 00:22:00 | Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541 |
| 518876741 | + EDI: RMSC.COM | Aug 15 2023 00:22:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518875642 | + EDI: RMSC.COM | | |

District/off: 0312-3

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Total Noticed: 22

| | | | |
|-----------|--|----------------------|---|
| 518875643 | + EDI: RMSC.COM | Aug 15 2023 00:22:00 | Synchrony Bank/Amazon, PO BOX 960013, Orlando, FL 32896-0013 |
| 518875645 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | Aug 15 2023 00:22:00 | Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005 |
| 518902185 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Aug 14 2023 20:41:00 | Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855 |
| 518875646 | + EDI: WFFC2 | Aug 14 2023 20:41:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| | | Aug 15 2023 00:22:00 | Wells Fargo Home Mor, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| Albert Russo | docs@russotrustee.com |
| Brian C. Nicholas | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com |
| Kevin C. Fayette | on behalf of Debtor Valerie L. Buongiovanni kfayette@kevinfoylette.com |
| Kimberly A. Wilson | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING kimwilson@raslg.com |
| Laura M. Egerman | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING laura.egerman@mccalla.com bkyecf@rasflaw.com;legerman@raslg.com |
| Shauna M Deluca | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING sdeluca@hasbanilight.com hllawpc@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7